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BRIEF PREPARED FOR THE
PROVINCIAL SOCIAL
ASSISTANCE REVIEW COMMITTEE

From H-W Health and
Social Services Committee
Agenda, Nov. 11, 1986
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A BRIEF PREPARED FOR THE
PROVINCIAL SOCIAL ASSISTANCE
REVIEW COMMITTEE

PREPARED BY REGIONAL STAFF, ON BEHALF OF
MEMBERS OF THE REGIONAL
FOOD AND SHELTER ASSISTANCE
ADVISORY COMMITTEE

Department of Social Services
Regional Municipality of Hamilton-Wentworth
NOVEMBER, 1986

November 3, 1986.

ITEM 2.04

TO: Health & Social Services Committee

FROM: M.J. Schuster, Acting Commissioner of Social Services

SUBJECT: Brief to Social Assistance Review Committee (S.A.R.C.)

ORIGIN: The Social Assistance Review Committee will be in Hamilton on December 12th to conduct an open public forum at which time presentations and submissions on the Provinces' Social Assistance Programs will be received.

ANALYSIS: At the August 12th Health and Social Services Committee and the August 19th Regional Council Meetings the submission to the Task Force on Roomers, Boarders and Lodgers was approved. This brief was prepared by Regional staff with significant input from the Food and Shelter Assistance Advisory Committee.

This Committee, comprised of members of our community's emergency food and shelter providers, has reviewed the submission to the Task Force on Roomers, Boarders and Lodgers and have made some additions to the report in the area of low income families.

These additions are based on the experiences of the Advisory Committee members with this group in Hamilton-Wentworth. The Advisory Committee members would like to present this brief to the S.A.R.C. on December 12th. They believe the reports' comments and recommendations are important for the S.A.R.C. to consider as they review the Social Assistance programs in Ontario. Thus they would like the Committee's approval to submit the Brief to S.A.R.C.

RECOMMENDED: That the Food and Shelter Assistance Advisory Committee be given approval to appear before the Social Assistance Review Committee on December 12, 1986 to present their Brief.

Prepared by: M.J. Schuster

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Department of Social Services
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NOVEMBER, 1986

MEMBERS OF THE REGIONAL FOOD AND SHELTER

ASSISTANCE ADVISORY COMMITTEE

Rev. Charles Forsyth, First Pilgrim United Church, CHAIRMAN

Rev. Martin Brown, Baptist Church Community

Rev. Marty Karl, Mission Services

Canon Joe Rogers, St. Matthew's House

Brother Richard MacPhee, Good Shepherd Centre

Rev. Art Verrall, Wesley Urban Ministries

Brigadier Wm. Carey, The Salvation Army, Men's Soc. Serv. Centre

Major James Reid, The Salvation Army, Family Services

Rev. Wilf McLeod, Presbyterian Church Community

Mrs. Jean Taylor, Seventh-Day Adventist Community Services

Sister Aloysia Fischer, Neighbour to Neighbour Centre

RECOMMENDATIONS

II. SINGLE USERS OF EMERGENCY HOSTELS

1. That provincial funding be made available to the sponsors of hostels to provide proper in-house counselling and other support services to those homeless persons with serious psycho/social problems.
2. That the Province provide direct funding for follow-up and "outreach" services to be provided by hostels for their former residents who need such help.
3. That the Province consider the funding of long-term group facilities for hostel residents who require a rehabilitative milieu.

III. SINGLE PERSONS ON G.W.A. LIVING IN THE COMMUNITY

4. That the Ministry of Community and Social Services provide more adequate General Welfare Assistance allowances for single recipients.

IV. LOW-INCOME FAMILIES

5. That General Welfare Assistance and Family Benefit allowances for families be immediately raised to reflect the current costs of living.

V. POST-PSYCHIATRIC PERSONS LIVING IN SECOND-LEVEL LODGING HOMES

6. That the Ministry of Community and Social Services encourage the Minister of Health to find a funding source for an expanded Placement Coordination Service function to appropriately house post-psychiatric persons in second-level lodging homes.
7. That the Province consider a "support service" dollar grant to the Regional Municipality of Hamilton-Wentworth, Department of Social Services to balance the lodging home subsidy dollar.
8. That funding for a "support service team" approach be considered by the provincial government.
9. That the \$77 "comfort" allowance provided to post-psychiatrics on Family Benefits and General Welfare Assistance be immediately reviewed and raised.
10. That the provincial government provide a mandate and resources to a local service/agency to plan, develop and coordinate, community services for post-psychiatrics that would include housing, social, health, and recreational activities.

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I. INTRODUCTION

The Food and Shelter Assistance Advisory Committee acts in an advisory capacity to the Regional Municipality of Hamilton-Wentworth's Health and Social Services Committee and, by extension, to Regional Council. It is comprised of the major suppliers of emergency food and shelter and area churches which regularly collect and donate dollars and food supplies for the poor of our Region.

The Minister of Community and Social Services has our congratulations and thanks for establishing this review of the social assistance system in Ontario; it is long overdue. Our comments relate to our client population: the homeless and the hungry. We present our report under the following headings:

II. SINGLE USERS OF EMERGENCY HOSTELS

The Regional Municipality of Hamilton-Wentworth, Department of Social Services has purchase of service contracts under the General Welfare Assistance Act, with nine (9) emergency hostels which house singles. The number of beds has expanded over the past few years to meet a growing need and we anticipate that the Winter 1986-87 will be a very busy time for the emergency hostels.

The population of singles who use local emergency hostels has changed significantly over the years. No longer are the majority middle-aged "transients" who are coming from someplace en route to someplace else. Rather, the hostel population is mainly comprised of local persons who are homeless; many persons are very young and jobless. Frequently, these persons exhibit medical and psychiatric problems that cannot be handled by hostel staff. Higher per diem rates and/or extra funding for specially trained staff are essential if hostels are to meet the personal/social needs of these growing numbers, as well as providing essential emergency shelter.

The hostel population, who can and wish to move to private accommodation, are given as much assistance as possible by hostel and Department of Social Services staff to obtain affordable housing in the community. Low General Welfare Assistance rates, however, make this transition difficult. Follow-up counselling would sustain these persons in independent settings. However, G.W.A. caseworkers have little or no time to provide this counselling. Hostel staff make themselves available to former residents as much as time will allow, but, this is very limited, in view of the demands of day-to-day hostel operations.

Of particular concern to hostel operators are the younger persons, under 25 years of age. Both male and female persons in this age group appear to lack ambition and direction and appear to really need a "firm guiding hand" to allow them to become fully autonomous members of society. Some are experimenting with drugs and/or have had involvement with petty crime and prostitution. These persons are unable to find regular employment or lack the personal stability to hold jobs - most of which are minimum wage with little future.

A significant number of these young persons are functionally illiterate and, for them, job searches and special employment programmes are inappropriate until basic literacy needs have been met. The following "case-sketch" illustrates several of the above points:

In March, 1985, a 16 year old female attending school, applied for G.W.A. as a "single person" in need. She had previously been a foster care case with the Department of Social Services and the Ministry of Community and Social Services. Her only income was earnings from a part-time job (\$30.80 per week gross); her mother and step-father refused to contribute any financial support.

This person resided with a friend on Family Benefits, paying \$173.20 rent monthly (\$40 weekly). Monthly G.W.A. budget was \$243.20 (including \$22 for a bus pass). This left her \$70 a month for groceries, school supplies, clothing, personal expenses, etc.

In October, 1985, her G.W.A. file was closed when she moved in with her boyfriend.

In February, 1986, she was admitted to St. Simeon House, a local emergency hostel, because of the abusive behaviour of her "common-law" partner. She had no assets/income at this time and no longer had her part-time job. She was issued \$77 to obtain a bus pass and to place a deposit on an apartment. This gave her only \$55 for a deposit, which was clearly not enough for good, clean accommodation anywhere in Hamilton. Trying to find an apartment with such a low deposit caused her stress, which only added to the problem of her recent abusive situation. At the end of February, she found employment and her G.W.A. file was closed.

She re-applied for assistance in May 1986, and explained that her income since February had been from employment through the Futures Programme, which she was forced to quit due to problems relating to pregnancy.

The apartment she subsequently rented was far from being fit for a young, single, pregnant woman. Her rent was \$292 a month, (everything included) on a monthly G.W.A. budget of \$401, leaving only \$109 for the month. Her only current expenses were food and telephone, however, she would eventually need maternity clothes, baby clothes and furniture, and could not afford them on her present G.W.A. income. She also required a larger apartment in preparation for her expected child. Her only minimal financial improvement was a transfer to Family Benefits (mother's allowance) after her child was born.

In the meantime, she went to various social service agencies and friends for food and clothing for herself and the unborn child.

Some hostel users are very emotionally disturbed and, as mentioned earlier, need specialized help that hostels cannot provide. For homeless persons with serious personal/social problems, a smaller scale affordable "shelter environment" with more individualized services and with a longer-term "rehabilitative" approach, would be appropriate. The front-end costs of such a facility, which would be met now, would be far less than the long-term social and economic costs posed by the less-than-optimum functioning of these persons as they make their way through life without adequate social resources.

Affordable housing is only one need among many that the hostel group faces, but a key one. Living arrangements which do not siphon most of their meagre incomes, would at least allow these persons a better chance to get on with their lives and better integrate into society. At present, however, they leave the hostels with a slim chance of "making it" without community supports and a decent place to live. Unless society takes more steps to help this growing group, their potential will be lost and we shall pay a high price in other areas: chronic public dependency, legal and health problems, and the attendant financial costs, etc., as society attempts to cope with the "social fallout" of not putting in place a responsive social support network.

III SINGLE PERSONS ON G.W.A. LIVING IN THE COMMUNITY

The largest group of singles dealt with by the Department of Social Services live independently in the community and do not frequent hostels, nor do they have serious psychiatric problems requiring supervised living in second-level lodges. The main problem is unemployment and the lack of personal stability joblessness brings.

In March, 1986, the Department surveyed local housing costs of single persons receiving G.W.A. Ninety-five percent (95%) were paying more than the standard 25% of income on rent; sixty percent (60%) were paying between 45% and 54%; twenty-two percent (22%) were paying more than 65%.

Five hundred and fifty-eight (558) of this total population of three thousand, six hundred and twenty-eight (3,628) reviewed were sharing accommodation to reduce expenses, but still paying between thirty-five (35) and sixty percent (60%) of their G.W.A. cheques on rent!

This population is extremely migratory, changing addresses frequently in attempts to find cheaper housing which contributes greatly to their overall instability.

Not included in the renters groups are many who are in rooming and boarding situations which also absorb a great deal of available income. Some settings are clean and well-kept; others leave a great deal to be desired in cleanliness and overall physical surroundings. Many of these people live lonely lives, trying to make ends meet on inadequate allowances; they have no tenancy security and can be homeless on short notice if landlords choose to terminate arrangements. Often, we feel, they are exploited because of their financial circumstances.

Within this very large roomers and boarders population, there are many sub-groups with particular problems and needs:

- 1) Young persons, frequently still in school, who require a "house-parent" arrangement or co-op living that gives them responsibilities that appropriately match their age and maturity.

The following case-sketch indicates a typical teenage scenario:

In March, 1985, a 16 year old single, employable female, with two years of vocational education, applied for G.W.A. stating her mother had kicked her out for non-compliance of house rules. Mother and daughter had been involved in counselling on and off since she was five. Nothing had changed and mother had had enough.

She rented a room for \$200/mo. Her monthly budget was \$367.96, leaving her \$167.96 for groceries, clothing, laundry, transportation and recreation. Clothing and recreation were a high priority with this person. Two months later, she moved to a five-room apartment sharing with two other girls on G.W.A. Rent was \$410/mo., cost-shared three ways which equalled \$137/mo. per person. Her G.W.A. budget was \$289/mo., leaving her with \$152/mo. She acquired a part-time babysitting job during this time but it only lasted three weeks before she was discharged as not being responsible enough to care for young children.

This girl was withdrawn from G.W.A. at the end of May 1985 due to no contact but was reactivated June 1, 1985 at a new address. This time she was sharing a bachelor apartment with two other girls also on G.W.A. The rent was \$196/mo. and her G.W.A. budget was \$258.33. This living situation was unsatisfactory and she moved again in August 1985 sharing a bachelor apartment with one other girl. Rent \$281/mo., G.W.A. budget \$308/mo. Because of cramped conditions, her room-mate moved out and she was left paying \$281/mo. rent on a new budget of \$368/mo., leaving \$87/mo. for necessities, including phone and hydro. At this time, she obtained a job in a convenience store, but only worked five days and was discharged as unsuitable.

In December 1985, she was scheduled to start an academic program at the Department of Social Services' Work Activity Project but failed to show.

In January 1986, she moved again after her apartment was burgled; she knew the perpetrator but was afraid to press charges. She then moved to a five-room apartment; rent \$400/mo., plus heat, hydro, phone, shared with another girl also on G.W.A.

In February 1986, she started the winter semester at a regular high school due to peer pressure and to be with friends. An extra \$70 G.W.A. monies (unemployable rate) plus a bus pass of \$22 was issued. She lasted only three weeks because she could not keep up academically. Her room-mate moved out and she began falling behind in rent. Room-mate did not pay her portion of rent or hydro and a shut-off notice was served. As well, landlord was threatening eviction. This person became very depressed and lethargic; motivation was virtually non-existent.

In April 1986, she was charged with theft under \$200. She and friend (also on G.W.A.) stole groceries. She was fined \$60 and placed on one year probation. Prior to this, she had no criminal record, but since then has been involved in further thefts.

Between May 19-27, 1986, this person had been in hospital for a kidney infection. A Medical that she provided to her Social Services case worker indicated she was very ill.

In July 1986, she was evicted from her apartment and was now living with grandparents in Halton in a room and board situation. Her Social Services caseworker subsequently learned she was in receipt of G.W.A. there.

Since going on G.W.A. one-and-a-half years ago, this person has had several moves due in part to rent, poor accommodation, reliance on room-mates who move out and, finally, eviction.

- 2) Older persons, frequently unemployable, but not eligible for Family Benefits (disability), would benefit from co-op living, or subsidized bachelor-unit housing.

The above group includes women who have been on mother's allowance for many years but return to G.W.A. when their qualifying child(ren) leaves home. They have no marketable job skills and little self-confidence or motivation to become employable.

This group also includes men and women who have lost low-skill, low-paying jobs during the recent recession and, because of their age and lack of skills, they are not likely to work again. Another large group suffer from marginal health problems that leave them jobless, but not permanently unemployable, and thus, ineligible for disability pension benefits which provide higher allowances.

There is a very limited supply of housing for independent singles in our Region. "Gentrification" has to some degree, taken its toll on supply. Another factor is the lack of incentives, i.e., protection that would encourage landlords to supply room and/or board situations, or private lodging facilities. It would appear that a government statute that gives rights to roomers, boarders, lodgers, and landlords is long overdue. We urge the Province to consider such legislation.

IV. LOW-INCOME FAMILIES

Our emergency services most often deal with families whose G.W.A. and F.B.A. is not adequate to meet their needs. Thus, these services help to pay rent, heating bills, groceries, and even supply clothing for adults and children, as families must decide which monthly expenses are to be paid and which expenses cannot because of the inadequacy of social assistance. The high cost of rental accommodation, in the absence of assistance which pays "actual" shelter costs, puts a "squeeze" on the dollars left over for food and other necessities.

In March 1986, the Department of Social Services reviewed the amounts G.W.A. families spend on rent as a total of their monthly welfare budget. This review revealed that a high percentage of families were spending a large portion of their monthly assistance cheque on rent:

- 84.1% of families were paying more than 25%
- 43.8% of families were paying between 45%-64%

Additionally, 452 families, representing 29.6% of all G.W.A. families, were headed by women and, within this group, 29 families were living in shared accommodation to help make ends meet. As a percentage of all G.W.A. families living in shared accommodation, families headed by women comprised more than half of this group, or 53.7%.

The following case scenario of the shelter problems faced by a G.W.A. family trying to make ends meet on welfare, where a good portion of the monthly assistance must go on rental costs, illustrates the plight of these families:

A forty-six year old man and his spouse, with four children, applied for G.W.A. on June 23, 1981. The husband was unemployed and they walked-out on a mortgage when unable to keep up the payments. They rented a nine-room unheated house; rent was \$400 monthly, however, the G.W.A. budget was \$650 monthly, leaving only \$250 for heat, hydro, food, clothing, etc. In September 1982, this family moved to new shelter which also rented for \$400 monthly (unheated). By this time, husband and wife were expecting their fifth child.

The family went off welfare in June 1983, when the husband obtained employment as an "orderly", however, he did not pass the probation period due to a lack of job skills and the family re-applied for assistance on November 7, 1983. The husband was unable to find a new job and, in September 1984, he was diagnosed as "unemployable" for health reasons for a six-month period. About this time, the family received notice of eviction due to unpaid rent. They were awaiting Hamilton Housing, however, they had been twice turned down on previous housing applications.

In mid-October 1984, the family moved to a five-room unheated house; rent was \$375 monthly. Their financial situation did not improve and in January 1985, the family contacted the Department of Health to complain about the lack of money and low welfare rates. The husband also asked the Social Services worker to help them find cheaper accommodation. He explained that he had now been refused by Hamilton Housing a total of three times over the last four years because of bad landlord references. The Social Services supervisor contacted Hamilton Housing on the client's behalf and learned that the family was not a good candidate because of a history of unpaid rent. As a result, the Supervisor asked for monthly rent receipts which the husband felt was undue harassment and suggested he might desert his spouse and children. He subsequently complied with the request for rent receipts which, at least at that point, put his rent payments on a regular footing.

The family added a sixth child in May 1985, and the G.W.A budget was increased to \$920 monthly; rent remained at \$375, leaving \$545 to cover heat, hydro and all other living expenses for a family of eight.

The husband's health problems continued and he was submitted for vocational rehabilitation services in June 1985 by the Social Services worker. At that time, the family again moved to a seven-room unheated house. The case worker subsequently learned from the previous landlord that the family had not been paying the rent and was evicted after the husband assaulted the landlord.

The family again moved - the sixth time in five years - to a unheated six-room house in October 1985; rent was \$450 monthly, on a G.W.A. budget of \$1,014 monthly. Yet another Hamilton Housing referral was completed in August 1986, in the hope of obtaining affordable accommodation.

Increases in the shelter subsidy portion of G.W.A. which came into effect on September 1, 1986, increased the maximum shelter component of the budget for families from \$195 per month to \$245 per month, or, a \$50 increase. However, there is a wide variation in the actual amount of shelter subsidy families receive; this increase has had an uneven impact and some estimates suggest an average increment well below the \$50 increase. In addition, due to a new method of calculating fuel costs into total rent costs, it is unclear as to what extent any individual G.W.A. budget increases are due to the higher shelter subsidy or to this latter factor.

Interestingly, the Department of Social Services notes that the number of G.W.A. families paying more than 25% of their monthly assistance cheque on rent costs did not decrease with the shelter subsidy increase, in fact, a slight increase was evidenced: from 84.1% in March 1986 to 86.9% in September 1986. While many factors may be responsible for this variation, for example, a rise in housing rental costs, etc., in this period, however, the point being, that, the shelter subsidy increase has not had a marked impact in lowering the percentage of those families who must spend more than 25% of their assistance on rental accommodation. This suggests that, perhaps, a higher shelter subsidy maximum is required, or, the Province must entertain paying the actual shelter costs of G.W.A. families to stop the erosion of food dollars which are spent on rent.

V. POST-PSYCHIATRIC PERSONS LIVING IN SECOND-LEVEL LODGING HOMES

The emergency shelter services do not deal directly with persons living in second-level lodging homes, however, we frequently encounter this population group as a result of proprietor eviction due to the "acting out" behaviour of some lodging home persons; proprietors of second-level lodging homes lack the resources to cope with serious behaviour problems. Sometimes lodging home persons will "bolt" poor food at some homes and, in other cases, we see people coming to the shelters for a meal as a way of having social interaction and of getting away from the lodging home for a time. Lodging home persons have a limited circle of friends, moreover, given their physical appearance in many cases, there are few places in the community where these persons are "socially acceptable". While our emergency food and shelter services, thus, generally operate outside the ambit of lodging homes, we feel it important to review some of the problems of the lodging homes in the context of an overall perspective on the issue of emergency shelters and housing needs, and, the link between the latter and the social needs of indigent social groups, particularly in the case of post-psychiatrics who require a social rehabilitative approach if they are to return to independent community living.

The Department of Social Services has contracts with 47 lodging homes, duly licensed by local municipalities within the Region. Those subsidized persons living in the lodging homes are, in the main, post-psychiatric patients; there are also smaller numbers of elderly and developmentally handicapped persons in these homes. Subsidies are cost-shared between the Ministry of Community and Social Services (ComSoc) and the Region on an 80/20 basis. The homes are required to supply 24-hour supervision, assistance with the activities of daily living, and to meet rigid requirements in health, safety and physical plant areas. The 1986 Department of Social Services budget for cost-shared subsidies is approximately \$2 million, which covers costs for an estimated 600 persons.

The supply of beds for this special needs group is not a problem; currently, there are 94 empty beds in the subsidy stream. Appropriate placements, rehabilitation and other social programmes are problems. The Ministry of Health has the major responsibility for the latter services through its Community Mental Health Programme. Lack of sufficient money to fund projects has caused a severe imbalance between the supply of beds and quality living. Appropriate placements could be achieved by using the expertise of our Placement Coordination Service (PCS), - a well-established service in our area - which drafted such a proposal and which was endorsed by the Health Council. Unfortunately, it cannot be funded this year from Community Mental Health money because C.M.H. funds are earmarked only for expansion of existing C.M.H. projects. Regular P.C.S. expansion funding is not available either, we are told, for this innovative P.C.S. function. Consequently, a "sorting" service which would assure that post-psychiatrics were placed in homes that best met their needs and which allow for the development of a continuum of care and programme, cannot be initiated.

Recently, our local branch of the Canadian Mental Health Association was funded by the Ministry of Health for five (5) rehabilitation workers to work with the post-psychiatric populations in second-level lodges. The number of rehabilitation workers must grow enormously if we are going to do more than just scratch the surface in balancing bed subsidy dollars and programme dollars. A possible strategy is to make available a "support service" dollar grant to the Regional Municipality on a post-psychiatric capitation basis. Another idea put forward is support service teams, working from neighbourhood-based agencies, which would link lodging home residents to neighbourhood resources for social and recreational activities.

Post-psychiatrics and others in Second-Level Lodges have little spending money for clothes and personal needs - \$77 per month is the maximum the Department of Social Services can allow under cost-sharing with the Province. This keeps residents in poverty with little opportunity to venture beyond the lodges in which they live. These "comfort" allowances provide few comforts and should be reviewed and raised. A suggested amount is \$112 - which is currently allowed residents of charitable and municipal Homes for the Aged.

CONCLUDING COMMENTS

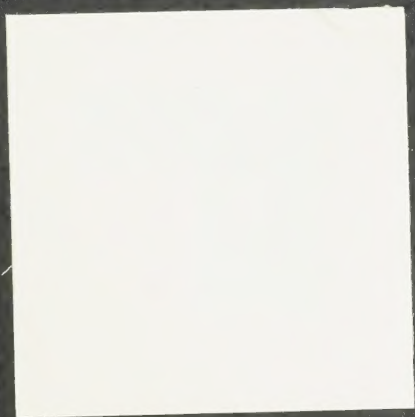
Current welfare and family benefit allowances are not sufficient for anything but subsistence living. Instead of providing a "safety net" for families who periodically have financial difficulties, or for whom services do not exist, which is our traditional role, we have become major long-term providers of food and other assistance because government allowances have not kept pace with the cost of living, particularly, in urban centres. We are filling a need that is not our responsibility; rather, it is a need that governments have failed to meet. Thanks to the generosity of our local citizens, to this point in time, we have met the enormous expense of providing regular monthly assistance to many GWA and

FBA families. Whether or not we can continue to subsidize inadequate social assistance allowances is not certain. We can only redistribute the volume of funds and goods that a generous community supplies to us. It is our constant worry that the demand will outstrip the supply.

The review of Ontario's social assistance system presents a unique opportunity for the Province to make significant changes in the current system. Needs have changed in the decades since the system was established. We who are the traditional suppliers of "emergency" services, would like to return to the days when we played that role, and to cease filling huge gaps in government services and allowances.

Further, given the demographic changes in the populations we service, particularly the increased incidence of clients with serious psycho/social problems, we would like Provincial assistance in providing more appropriate services for our clientele. We can only help to the extent that we have proper resources.

The poor that we serve require the services of three Ministries - Community and Social Services, Housing, and Health. They are frequently victimized when one, two, or all three Ministries fail to provide what is needed for an adequate standard of living in the community. Can the three Ministries at the Provincial level work more closely together in developing policies and programmes for the poor? If that were to happen, our work at the local level in coordinating programmes and services would be eased enormously, and we could better provide for those who need our help!



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